

# Quality Health Insurance Plans

that fit your budget



## Applying is free, easy & confidential

At kynect, you see your coverage options, all in one place, with one application. You can compare a wide variety of health insurance plans. kynect lets you make apples-to-apples comparisons of costs and coverage to help you decide which one is right for you.

Federal law now requires that most individuals have health insurance or pay a penalty starting in 2014. Medicaid and Medicare coverage meet the requirement.

Through kynect, you can find out if you are eligible for Medicaid and help with monthly insurance bill payments or out-of-pocket costs.

## Get the health benefits you need

Health insurance plans may also be called Qualified Health Plans or QHPs. All plans must offer the same 10 core benefits. These core benefits are also called essential health benefits and include:

- Doctor Visits
- Hospitalization
- Emergency Care
- Maternity and Newborn Care
- Pediatric Care, Including Dental and Vision Care
- Prescriptions
- Medical Tests
- Mental Health Care and Substance Abuse
- Physical, Speech and Occupational Therapy
- Wellness

Plans must cover preventative care at no extra cost to you, including flu and pneumonia shots and routine vaccinations.

Plans must also cover most cancer screenings, such as mammograms and colonoscopies. You will see exactly what each plan offers and can compare them side-by-side when you shop for a plan.

## Find the plan that is right for you

When you compare health insurance plans on kynect, the plans are put into four “metal” levels. The levels are based on how you and the plan can expect to share the costs of care:



The levels Bronze, Silver, Gold and Platinum do **not** reflect the quality or amount of care the plans provide. The level you choose affects how much your premium costs each month and what portion of the bill you pay for things like hospital visits or prescription medications. It also affects your total out-of-pocket costs — the total amount you will spend for the year if you need lots of care.



[kynect.ky.gov](http://kynect.ky.gov)

1-855-4kynect (459-6328)

## Balancing monthly premiums with out-of-pocket costs

As with all health plans, you will have to pay a monthly premium. But it is also important to know how much you have to pay out-of-pocket for services when you get care.

**In general, when choosing your health plan, keep this in mind:** the lower the premium, the higher the out-of-pocket costs when you need care, and the higher the premium, the lower the out-of-pocket costs when you need care.

## What to consider when choosing your plan

Think about the healthcare needs of your household when considering which health insurance plan to buy. Do you expect a lot of doctor visits or need regular prescriptions?

**If you do,** you may want a Gold or Platinum plan.

**If you don't,** you may prefer a Bronze or Silver plan. But keep in mind that if you get in a serious accident or have an unexpected health problem, Bronze and Silver plans will require you to pay more of the costs.

## Can I get a minimum coverage plan?

kynect also offers “catastrophic” plans to people under 30 years old and those that qualify for “hardship exemptions.”

A catastrophic health plan is minimum coverage designed to provide an emergency safety net for unexpected medical costs. Preventive services would be covered at no cost before the deductible.

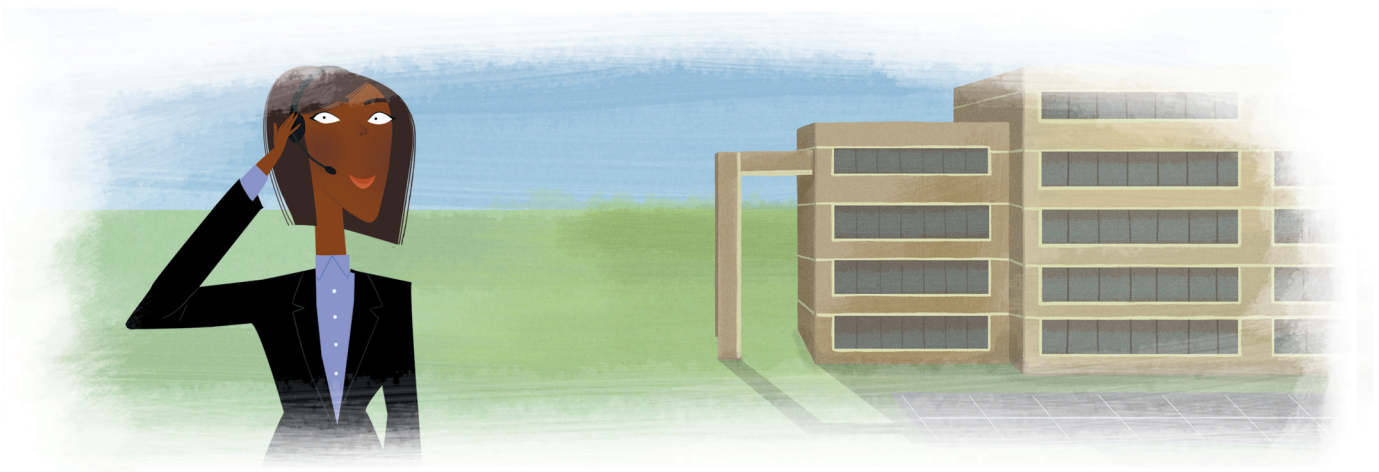
A hardship exemption is determined by the Federal government. To find out more, go to <http://www.irs.gov/uac/Questions-and-Answers-on-the-Individual-Shared-Responsibility-Provision>.

## Why get health insurance?

Health coverage gives you protection and peace of mind. If you get sick or have an accident, you will have access to medical care. And starting in 2014, no one can be denied health coverage because of a pre-existing condition.

## Help is available

kynect has special groups ready to help you – Insurance Agents, kynectors and Customer Service. To learn more or to find an Insurance Agent or kynector, go to **[kynect.ky.gov](http://kynect.ky.gov)**. Customer Service is available at **[kynect.ky.gov](http://kynect.ky.gov)** or **1-855-4kynect (459-6328)**, **TTY: 1-855-326-4654**.



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